



Canadian Mortgage Technology

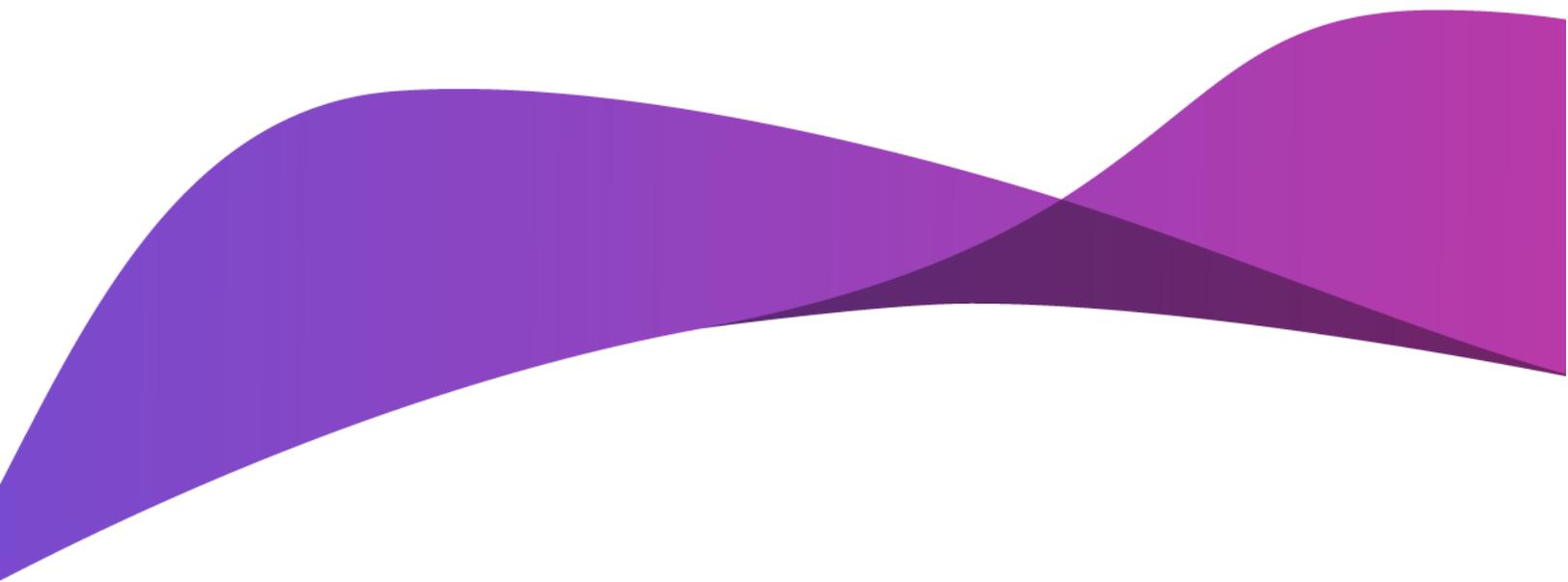
# Filogix Expert Release Notes

Release "EB 20.5"

Release Date: November 28, 2020

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## Overview

The November 2020 Expert Broker release includes various enhancements and maintenance fixes including:

- Ability to Generate Manulife's MPP Consumer Digital Links for Your Client(s)
- Employer Lookup Changes to Allow Address Searches
- Ability to Update Notification Emails
- Additional Payment Frequency Options – Mortgage Analyzer and Isolator
- Addition of Rate Type to the Mortgage Application Form
- Rebranding

Special Note: Everyone using Filogix Expert MUST clear your browser cache after the release. Instructions for clearing your browser cache are available from the Expert sign-on page and by accessing the provider's support sites using the links below:

Internet Explorer:

<https://support.microsoft.com/en-ca/help/260897/how-to-delete-the-contents-of-the-temporary-internet-files-folder>

Firefox :

<https://support.mozilla.org/en-US/kb/how-clear-firefox-cache>

Chrome :

[https://support.google.com/chrome/answer/2392709?hl=en&ref\\_topic=7438008&co=GENIE.Platform%3DDesktop&oco=1](https://support.google.com/chrome/answer/2392709?hl=en&ref_topic=7438008&co=GENIE.Platform%3DDesktop&oco=1)

# Ability to Generate Manulife's MPP Consumer Digital Links for Your Clients

You are now able to supply your clients with a unique link, allowing them to access their personalized Mortgage Protection Plan online application. Simply click on the "Applicant URL's" hyperlink in the Forms page of Filogix Expert to request your client's url's from Manulife. A window will be displayed with your client's name, personalized url and email address. Utilize the 'Copy Link' button for the applicant you wish to send the personalized link, this will copy the link to your computer's clipboard, then click on the applicant's email which will launch your default email provider. You can then paste the url in the body of the email.

Once you have entered the email's subject, message, signature, etc you can send the email to your applicant and allow them to complete their insurance application online. Repeat these steps for any applicants you want to allow to take advantage of this feature.

*Note: Your firm needs to be signed up for the MPP service in order for it to be activated on this screen. This new feature does not change the existing MPP Request "Print" feature on the Forms screen. You are still able to access the PDF document from Manulife as you did previously.*

The screenshot shows the Filogix Expert interface. At the top, it displays the user's name (John Smith, Agent), profile number (1707), and login information. Below this is a navigation menu with options like Workspace, Home, Reports, Tools, Options, and Help. The main area shows application details for 'EXBA-127' by 'Merit, Kyle'. A table provides financial metrics: Deal (29.115%), 1st Mtg (25.119%), 2nd Mtg (0.000%), Credit Scores (Kyle Merit 0, John Adams), TDS (29.115%), LTV (158.330%), and Net Worth (\$66,667.00). A list of forms is shown on the right, with 'Applicant URL's' highlighted by a red arrow.

The screenshot shows a Manulife window titled 'Manulife' with the following text: 'Below are the URL's generated for your clients to access their personalized Mortgage Protection Plan online application. Copy and Paste the link into an email to send to your client. Each application has their own link, so be sure to send them separately! For further information email support@brokersupportcentre.com or call 1 866 677 4677 Ext 1.' Below the text is a table with two columns: 'Applicant' and 'Manulife Online Site' (with a 'Copy Link' button) and 'Email'.

Applicant	Manulife Online Site	Email
Kyle Merit	<a href="https://everythingdigitaluat.manulife.com/home/FBBC99B2CKHX1">https://everythingdigitaluat.manulife.com/home/FBBC99B2CKHX1</a> Copy Link	<a href="mailto:KyleMerit@yahoo.ca">KyleMerit@yahoo.ca</a>
John Adams	<a href="https://everythingdigitaluat.manulife.com/home/FBBC99B2CKHX2">https://everythingdigitaluat.manulife.com/home/FBBC99B2CKHX2</a> Copy Link	<a href="mailto:John@mail.com">John@mail.com</a>

An 'OK' button is located at the bottom of the window.

# Employer Look-up Changes to Allow Address Searches

You now have the option of entering either the employer's name or address when using the Employer Lookup feature in the Employment section of Filogix Expert. The additional option of entering an address allows you to ensure BFS/Self Employed and other scenarios that rely on the address as opposed to the employer's name can take advantage of the auto complete feature.

**Employment**

**Applicant 1**

Employer Lookup: <input type="text" value="IBM Markham"/>	Self Employed: <input type="checkbox"/>
Employer Name: <b>IBM Canada Limited</b> Steeles Avenue East, Markham, ON, Canada	Company Type: <input type="text"/>
Status: <b>IBM Canada Software Lab - Toronto</b> Warden Avenue, Markham, Unionville, ON, Canada	Operating As: <input type="text"/>
Country: <b>IBM Customer Solution Centre</b> 14th Avenue, Markham, ON, Canada	Gross Revenue: <input type="text"/>
Address Line 1: <b>PACE Credit Union IBM Markham</b> Steeles Avenue East, Markham, ON, Canada	Job Title: <input type="text" value="test"/>
Address Line 2: <b>IBM oficina</b> Markham Street, Markham, ON, Canada	Occupation: <input type="text" value="Other"/>
City: <b>IBM oficina</b> Markham Street, Markham, ON, Canada	Industry Sector: <input type="text" value="Other"/>
Province: <input type="text"/>	Income Type: <input type="text" value="Salary"/>
Phone: <input type="text"/> Ext. <input type="text"/>	Income Period: <input type="text" value="Annual"/>
Fax: <input type="text"/>	Time at Job: y <input type="text" value="5"/> m <input type="text" value="0"/>
Email: <input type="text"/>	Years in Ind: y <input type="text" value="5"/> m <input type="text" value="0"/>
	Income Amount: <input type="text" value="90,000.00"/>

Delete Applicant 1 Employment

**Employment**

**Applicant 1**

Employer Lookup: <input type="text" value="55 Lorraine"/>	Self Employed: <input type="checkbox"/>
Employer Name: <b>55 Lorraine Drive</b> North York, ON, Canada	Company Type: <input type="text"/>
Status: <b>55 Lorraine Avenue</b> Kitchener, ON, Canada	Operating As: <input type="text"/>
Country: <b>55 Lorraine Crescent</b> Brampton, ON, Canada	Gross Revenue: <input type="text"/>
Address Line 1: <b>55 Lorraine Road</b> Port Colborne, ON, Canada	Job Title: <input type="text"/>
Address Line 2: <b>55 Lorraine Crescent</b> St. Albert, AB, Canada	Occupation: <input type="text"/>
City: <b>55 Lorraine Crescent</b> St. Albert, AB, Canada	Industry Sector: <input type="text"/>
Province: <input type="text"/>	Income Type: <input type="text"/>
Phone: <input type="text"/> Ext. <input type="text"/>	Income Period: <input type="text"/>
Fax: <input type="text"/>	Time at Job: y <input type="text" value="0"/> m <input type="text" value="0"/>
Email: <input type="text"/>	Years in Ind: y <input type="text" value="0"/> m <input type="text" value="0"/>
	Income Amount: <input type="text"/>

# Ability to Update Notification Emails

You now have the ability to update the email address(es) that receive notifications from Expert (eg Application assigned to you from another agent, new web referral, commitment received in Expert, etc). Under the Options tab, select Contact Information to view your settings. You can then enter / update your notification email(s). If you wish to have notifications sent to multiple emails, separate each email with a semi-colon (no spaces).

*Note: This option is not available to all Filogix Expert users*

The screenshot shows the Filogix Expert user interface. At the top right, the user's name is Derek Matthewson, Broker (Owner), with profile number 5828. The interface includes a navigation menu with tabs for Workspace, Home, Reports, Tools, Options, and Help. The 'Options' tab is selected, and a purple arrow points to it. Below the navigation menu, there is a sidebar with 'Application Information' and 'User Options'. The 'User Options' section includes 'Change Password', 'Save Search Filters', and 'Contact Information'. A purple arrow points to the 'Contact Information' link.

The screenshot shows the 'Contact Information' form. The user login is MATTHEWSOND. A note states: "\*\* The information provided in the screen below will appear on forms that contain the agent contact information". The form is divided into 'User Information' and 'Office Address' sections. The 'User Information' section includes fields for Salutation, First Name (Derek), Middle Initial, Last Name (Matthewson), Language Preference (English), Work Phone (416-555-7777), Cell Phone (416-555-8888), Fax, Password Reset Email (password@gmail.com), Notifications Email (alert@dy.com;Matt@notify.com), and Lender Preferred Contact Method (Email). The 'Office Address' section includes fields for Unit Number, Street Number, Street Name (123 Somewhere Street), Street Type, Street Direction, City (Brampton), Province (Ontario), and Postal Code. At the bottom, there are 'Cancel' and 'Save' buttons.

# Payment Frequency Options

The Mortgage Analyzer and Mortgage Isolator tools now include both accelerated and non-accelerated payment options for biweekly and weekly frequencies.

**Mortgage Isolator**

Quickly and easily Isolate a variable in the determinants of a mortgage payment.

1. Payment Frequency:	<div style="border: 1px solid gray; padding: 2px;">             Monthly <span style="float: right;">▼</span>              Monthly              Semi-Monthly              Bi-Weekly              Accelerated Bi-Weekly              Weekly              Accelerated Weekly           </div>		?
2. Amortization Period (yy/mm):		<input type="button" value="Calculate"/>	?
3. Mortgage Amount (\$):		<input type="button" value="Calculate"/>	?
4. Interest Rate (%):		<input type="button" value="Calculate"/>	?
5. Mortgage Payment:		<input type="button" value="Calculate"/>	?

Revised Amortization Period:  Years  Months

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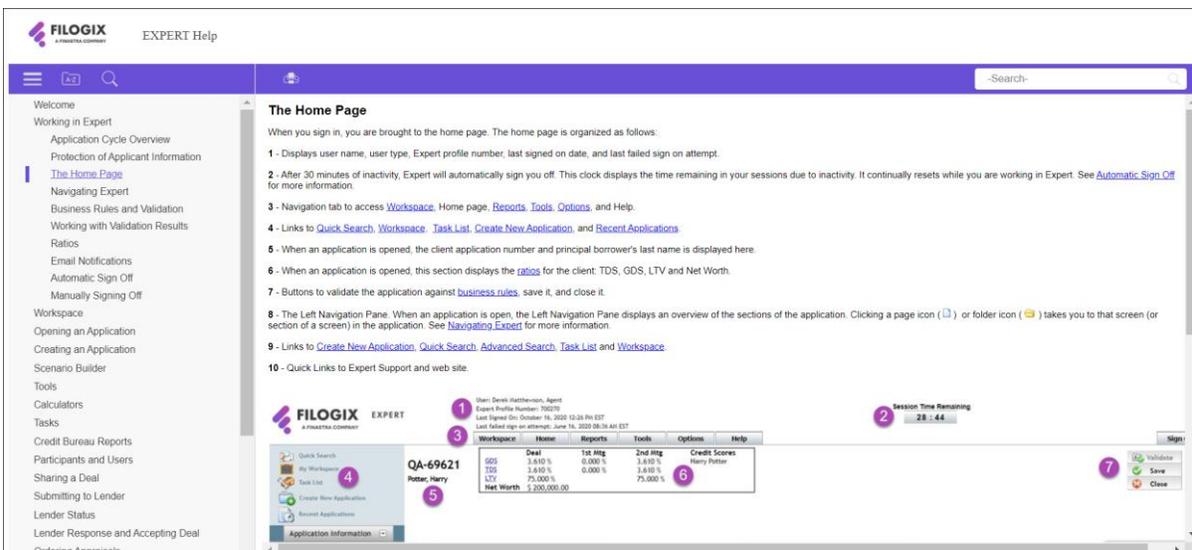
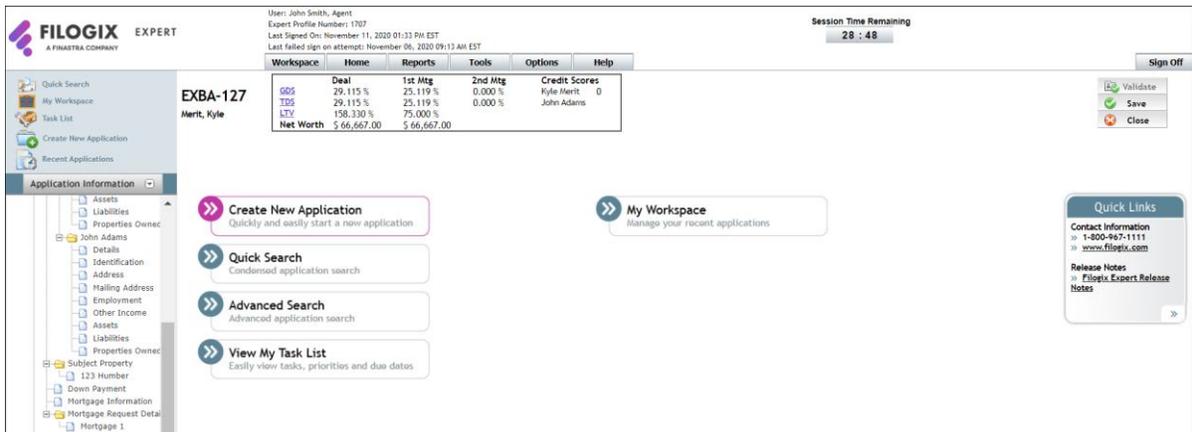
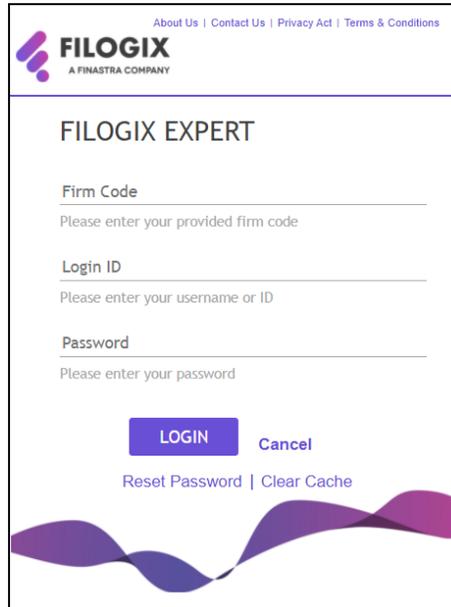
# Addition of Rate Type to the Mortgage Application Form

The Mortgage Application form now contains the Rate Type value entered in your mortgage application.

EXBA	<b>MORTGAGE APPLICATION</b>	
Nov-11-2020 02:39:15 PM EST	<b>Merit, Kyle</b>	EXBA-127 <span style="float: right;">Page 3 of 3</span>
<b>FINANCING</b>		
<b>Requested Mortgage</b>		
Lender: ATB 5.4	Product Name:	Loan Type: Mortgage
Purpose: Refinance - ppurpose	Mortgage Type: First	Closing Date: Dec-08-20
Payment Frequency: Monthly	Purchase/Value: \$ 400,000.00	Insurance Premium: \$ 0.00
Monthly Payment: \$ 1,345.85	Total Mortgage Amount: \$ 300,000.00	Net Rate: 2.500%
Rate Type: Fixed	Term: 5 Years	Amortization: 25 Years
Repayment Type: Principal And Interest		
<b>Down Payment</b>		
<b>Source</b>	<b>Description</b>	<b>Amount</b>
Personal Cash	savings	\$ 100,000.00
<b>Total</b>		<b>\$ 100,000.00</b>
<b>Existing Mortgages</b>		
Mortgage Type: Second	Mortgage Balance: \$ 333,333.00	Frequency Payment: \$ 333.00
Maturity Date: Oct-20-22	Rate Type: Fixed	Term Type: Closed
Mortgage Holder: rbc	Loan Type: Mortgage	
Original Mtg Amt.: \$ 44,444.00	Mortgage #: 12345	

# Rebranding

Various elements within Filogix Expert have been updated to reflect the updated branding of Filogix. You'll notice cosmetic updates to the login screen, main pages, help files, etc.



# **Maintenance Items**

## **Lender Drop Down Width and Ordering**

In order to reduce wrapping of lender's with longer names, the lender drop down on the Lender Submit screen has been made wider. The ordering of lender names has also been updated to exclude case sensitivity.

## **Quick Links – Release Notes**

You are now able to access Filogix Expert release notes using the Quick Links window on the right side of your home page.

## **Credit Bureau Business Rules**

We have added hyperlinks, within the message text, to rules that relate to the credit bureau (missing, age, etc). This allows you to quickly access the Credit Bureau page when one of these rules fire.

## **Changes to Reflect the New Regulator in Quebec**

Minor updates have been made to forms to reflect the new Quebec regulator (from OACIQ to AMF).



The future of digital finance can start here.  
Consider our planet before printing.

#### **About Filogix**

Filogix has served as the hub of the Canadian mortgage industry for almost two decades, offering secure, reliable connectivity to brokers and lenders. We provide trusted mortgage lending products, that enable the effective management of the sales process from origination through underwriting. As the mortgage landscape continues to change, Filogix is prioritizing advances to support the industry into the future. We're investing in a more open infrastructure and building connectivity to create a complete mortgage marketplace, helping mortgage professionals do business with more choice, speed and reliability than ever before. Learn more at [filogix.com](https://www.filogix.com)

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